

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Brian J. Miller**  
**Anita M. Osborne**  
Debtor(s)

Bankruptcy Case No.: 19-21844-TPA  
Per June 11, 2020 Proceeding  
Chapter: 13  
Docket No.: 65 – 18, 40, 46, 57  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated May 22, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$2,415.00 as of June 2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Dollar Bank (Claim No. 12); Allegheny County (Claim No. 16); PWSA (Claim No. 15) .
- ☒ H. Additional Terms: 1) Payments to the specially classified student loan creditors in Part 5.2 shall be held on reserve by the Chapter 13 Trustee until 100% of general unsecured claims are paid. In the event of dismissal of the case prior to the commencement of distributions to Part 5.1 unsecured creditors, the accrued to date reserve and balance on hand shall be disbursed to the specially classified student loan creditors and Part 5.1 unsecured creditors pro rata as calculated on the balance to have been paid to each had the Plan completed.

2) The special classification of student loan (ECMC (Claim No. 9) at \$50.00 per month) is

approved subject to the following terms:

(a) the proposed monthly payment to the specially classified claims in the Plan (which claims are to be treated as long term continuing debt) are to be held on reserve until payments begin to Part 5.1 unsecured creditors (which will follow the completion of payment of all priority creditors (if any));

(b) at the commencement of distributions to the specially classified and Part 5.1 unsecured creditors (collectively the "Unsecured Classes") the amount available for distribution (which includes the full amount reserved for the specially classified claims) shall be prorated (as shall be calculated by the Trustee) between the Unsecured Classes (which pro ration shall be calculated on the total projected amount to be paid to each class during the plan term); and

(c) in the event of a dismissal of the case the Trustee's balance on hand shall not be refunded, but shall, instead, be distributed to the Unsecured Classes consistent with the foregoing proration formula.

3) Provision in Part 9.1 of plan is stricken. Student loan claim (ECMC (Claim No. 9)) to be treated as specially classified LTCD, paid per preceding paragraph.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

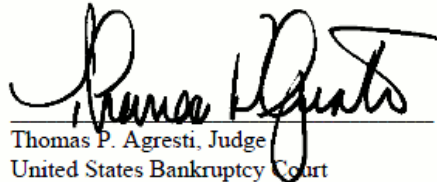
**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Thomas P. Agresti, Judge  
United States Bankruptcy Court

Dated: June 23, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 5 of 7**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Brian J. Miller  
 Anita M. Osborne  
 Debtors

Case No. 19-21844-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jmar  
 Form ID: 149

Page 1 of 3  
 Total Noticed: 46

Date Rcvd: Jun 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2020.

db/jdb  
 cr +Brian J. Miller, Anita M. Osborne, 465 Fernhill Ave., Pittsburgh, PA 15226-1352  
 +City of Pittsburgh and City of Pittsburgh School D, Goehring, Rutter, and Boehm,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219,  
 UNITED STATES OF AMERICA 15219-6101  
 cr +County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor,  
 Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101  
 cr ECMC, ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408  
 cr +Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219,  
 UNITED STATES 15219-6101  
 15045965 +Allegheny County Treasurer, c/o Jordan Tax Service Inc., Po Box 200,  
 Bethel Park, PA 15102-0200  
 15045966 +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250  
 15109875 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
 (address filed with court: COLUMBIA GAS OF PENNSYLVANIA, PO BOX 117, COLUMBUS, OH 43216)  
 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 15074163 +City & School District of Pittsburgh, c/o Jordan Tax Service Inc., Po Box 200,  
 Bethel Park, PA 15102-0200  
 15045967  
 15089143 +City of Pittsburgh/School Dist. of Pittsburgh, Goehring Rutter & Boehm,  
 c/o Jeffery R. Hunt, Esq., 437 Grant Street, 14th Floor, Frick Building,  
 Pittsburgh PA 15219-6101  
 15089162 +County of Allegheny, Goehring Rutter & Boehm, c/o Jeffery R. Hunt, Esq.,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101  
 15045968 +Dollar Bank, 300 Tuscarawas St. West, 8th Floor, Canton, OH 44702-1914  
 15045969 +Dollar Bank, Kristine Anthou, Esq., Grenen & Bersic, 1 Gateway Center, 9th Floor,  
 420 Fort Duquesne Blvd, Pittsburgh, PA 15222-1435  
 15209943 Dollar Bank, FSB, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC,  
 One Gateway Center, 9th Floor, Pittsburgh, PA 15222  
 15084774 +Dollar Bank, FSB, 300 West Tuscarawas Street, Canton, OH 44702-1911  
 15084775 Dollar Bank, FSB, c/o Brian M. Kile, Esquire, Grenen & Birsic, PC,  
 One Gateway Center, 9th Floor, Pittsburgh, PA 15222  
 15063763 +Dr. George Bellios, 3247 West Liberty Avenue, Pittsburgh, PA 15216-2319  
 15183921 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
 15045970 Foot and Ankle Associates, c/o Montgomery Lynch & Assoc., Po Box 22720,  
 Beachwood, OH 44122-0720  
 15063765 Home Depot/Citibank, P.O. Box 79083, Saint Louis, MO 63179  
 15045971 +Home Depot/Citibank/Midland Funding, c/o Atlantic Credit & Finance, Po Box 2083,  
 Warren, MI 48090-2083  
 15063768 +Klingensmith Inc., PO Box 192, Ford City, PA 16226-0192  
 15063771 +PHEAA, 1200 North Seventh Street, Harrisburg, PA 17102-1444  
 15082252 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
 15063773 +PWSA, Penn Liberty Plaza 1, 1200 Penn Avenue, Pittsburgh, PA 15222-4216  
 15089159 +Pittsburgh Water and Sewer Authority, Goehring Rutter & Boehm, c/o Jeffery R. Hunt, Esq.,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101  
 15077225 UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123  
 15078083 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000  
 15045972 Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 24 2020 04:41:35  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15063757 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 24 2020 04:40:53 Capital One,  
 4851 Cox Road, Glen Allen, VA 23060-6293  
 15072272 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 24 2020 04:42:07  
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,  
 Charlotte, NC 28272-1083  
 15063760 E-mail/Text: documentfiling@lciinc.com Jun 24 2020 04:31:59 Comcast, PO Box 3001,  
 Southeastern, PA 19398-3001  
 15063759 +E-mail/Text: documentfiling@lciinc.com Jun 24 2020 04:31:58 Comcast, 300 Corliss Street,  
 Pittsburgh, PA 15220-4864  
 15083210 +E-mail/Text: kburkley@bernsteinlaw.com Jun 24 2020 04:34:12 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 15063767 E-mail/Text: sbse.cio.bnc.mail@irs.gov Jun 24 2020 04:32:25 Internal Revenue Service,  
 PO Box 7346, Philadelphia, PA 19101-7346  
 15063769 E-mail/Text: bncnotices@becket-lee.com Jun 24 2020 04:32:17 Kohl's, PO Box 2983,  
 Milwaukee, WI 53201-2983  
 15073198 E-mail/Text: documentfiling@lciinc.com Jun 24 2020 04:32:06 COMCAST, PO BOX 1931,  
 Burlingame, CA 94011  
 15081093 E-mail/Text: camanagement@mtb.com Jun 24 2020 04:32:29 Lakeview Loan Servicing, LLC,  
 c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840  
 15063770 E-mail/Text: camanagement@mtb.com Jun 24 2020 04:32:29 M&T Bank, PO Box 62182,  
 Baltimore, MD 21264-2182

District/off: 0315-2

User: jmar  
Form ID: 149

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Total Noticed: 46

Date Rcvd: Jun 23, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15069784 +E-mail/Text: bankruptcydpt@mcmcg.com Jun 24 2020 04:33:12 MIDLAND FUNDING LLC,  
PO Box 2011, Warren, MI 48090-2011  
15063772 +E-mail/Text: hwalz@pgffcu.com Jun 24 2020 04:32:11 Pittsburgh Firefighters FCU,  
500 S. Main Street, Pittsburgh, PA 15220-5487  
15046653 +E-mail/PDF: gecsed@recoverycorp.com Jun 24 2020 04:40:48 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
15063774 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jun 24 2020 04:31:56  
Verizon, 500 Technology Drive, Suite 550, Water Spring, MO 66304  
15063776 +E-mail/Text: documentfiling@lciinc.com Jun 24 2020 04:31:59 XFINITY, 676 Island Pond Road,  
Manchester, NH 03109-5420

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr LakeView Loan Servicing, LLC  
cr M&T Bank as servicer for Lakeview Loan Servicing,  
cr\* +Dollar Bank, FSB, 300 West Tuscarawas Street, Canton, OH 44702-1911  
cr\* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,  
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
15063755\* +Allegheny County Treasurer, c/o Jordan Tax Service Inc., Po Box 200,  
Bethel Park, PA 15102-0200  
15063756\* +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250  
15063758\* +City & School District of Pittsburgh, c/o Jordan Tax Service Inc., Po Box 200,  
Bethel Park, PA 15102-0200  
15063761\* +Dollar Bank, 300 Tuscarawas St. West, 8th Floor, Canton, OH 44702-1914  
15063762\* +Dollar Bank, Kristine Anthou, Esq., Grenen & Bersic, 1 Gateway Center, 9th Floor,  
420 Fort Duquesne Blvd, Pittsburgh, PA 15222-1435  
15063764\* Foot and Ankle Associates, c/o Montgomery Lynch & Assoc., Po Box 22720,  
Beachwood, OH 44122-0720  
15063766\* +Home Depot/Citibank/Midland Funding, c/o Atlantic Credit & Finance, Po Box 2083,  
Warren, MI 48090-2083  
15063775\* Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341  
TOTALS: 2, \* 10, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 25, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2020 at the address(es) listed below:

Beth L. Slaby on behalf of Creditor Dollar Bank, FSB bslaby@grenenbirsic.com,  
mcupec@grenenbirsic.com  
Brian M. Kile on behalf of Creditor Dollar Bank, FSB bkile@grenenbirsic.com,  
mcupec@grenenbirsic.com;lstanger@grenenbirsic.com  
David W. Raphael on behalf of Creditor Dollar Bank, FSB raphaeld@fnb-corp.com  
James Warmbrodt on behalf of Creditor M&T Bank as servicer for Lakeview Loan Servicing, LLC  
bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor City of Pittsburgh and City of Pittsburgh School  
District jhunt@grblaw.com, cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com,  
cnoroski@grblaw.com  
Kenneth Steidl on behalf of Joint Debtor Anita M. Osborne julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

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Total Noticed: 46

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Kenneth Steidl on behalf of Debtor Brian J. Miller julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st  
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste  
inberg.com

Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com

Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 12